

FILED  
1/10/25 9:41 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
DANA L. KRALL ) Case No. 24-22458 GLT  
)  
Debtor(s). ) Chapter 13  
)  
X Related to Docket No. 26

**ORDER OF COURT**  
**(Check Boxes That Apply)**

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
10-24-24
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$1186** effective **11/24**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$1516**, beginning **1/25**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- **Carrington Mortgage CL.#8**
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined

by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☒ K. Additional Terms and Conditions:
  - **No secured payments to Regional Acceptance Corp CL.#6 as collateral has been surrendered.**
  - **No secured payments to One Main Financial Group LLC CL.#10 as collateral has been surrendered.**
  - **Unsecured creditor POT is revised to \$10,000.**

*\* Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).*

*\* To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 61/57% of timely filed and allowed non-specially classified unsecured.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later

date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: January 10, 2025

cc: All Parties in Interest to be served by Clerk

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

In re:  
Dana L. Krall  
Debtor

Case No. 24-22458-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 10, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:

Recip ID	Recipient Name and Address
db	+ Dana L. Krall, 712 Armstrong Avenue, Apollo, PA 15613-2217
16453887	+ AIS InfoSource, PO Box 4457, Houston, TX 77210-4457
16453886	+ AIS InfoSource, PO Box 71083, Charlotte, NC 28272-1083
16453896	+ KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
16453905	T-mobile, 3625 32nd Avenue SE, Bellevue, WA 98006

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16461741	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2025 17:15:13	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16441440	+ Email/PDF: ebn_ais@aisinfo.com	Jan 10 2025 17:15:07	Ally Finanacial c/o AIS, 4515 N. Santa Fe Avenue Dept. APS, Oklahoma City, OK 73118-7901
16441441	+ Email/Text: ally@ebn.phinsolutions.com	Jan 10 2025 17:10:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16441442	+ Email/PDF: bncnotices@becket-lee.com	Jan 10 2025 17:15:19	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
16464616	Email/PDF: bncnotices@becket-lee.com	Jan 10 2025 17:15:14	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
16441443	+ Email/PDF: ebn_ais@aisinfo.com	Jan 10 2025 17:15:18	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
16441445	Email/Text: BKBCNMAIL@carringtonms.com	Jan 10 2025 17:10:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806
16459334	Email/Text: BKBCNMAIL@carringtonms.com	Jan 10 2025 17:10:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
16441444	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2025 17:15:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16452947	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2025 17:15:05	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
16441446	^ MEBN	Jan 10 2025 17:07:16	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16441447	Email/Text: BNBLAZE@capitalsvcs.com	Jan 10 2025 17:10:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
16441448	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 10 2025 17:11:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303

District/off: 0315-2

User: auto

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16441449	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 10 2025 17:11:00	Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302
16452226	Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2025 17:15:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16441450	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2025 17:15:11	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16441451	+ Email/Text: bankruptcy@marinerfinance.com	Jan 10 2025 17:10:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
16441452	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2025 17:11:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
16468542	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2025 17:11:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
16441453	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2025 17:11:00	Midland Funding, PO BOX 2011, Warren, MI 48090-2011
16441454	+ Email/PDF: cbp@omf.com	Jan 10 2025 17:15:13	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
16453902	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2025 17:11:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16442597	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2025 17:11:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
16441455	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 10 2025 17:26:17	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, SC 27858-4105
16454292	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 10 2025 17:26:17	Regional Acceptance Corporation, P.O. Box 1847, Wilson, NC 27894-1847
16441456	Email/Text: bankruptcy@springoakscapital.com	Jan 10 2025 17:10:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
16444337	Email/PDF: ebn_ais@aisinfo.com	Jan 10 2025 17:15:17	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
16441457	^ MEBN	Jan 10 2025 17:08:38	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311
16441458	Email/Text: bankruptcydept@uhm.com	Jan 10 2025 17:10:00	Union Home Mortgage Co, Attn: Bankruptcy, 8241 Dow Circle, Strongsville, OH 44136
16441459	^ MEBN	Jan 10 2025 17:07:50	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16441460	^ MEBN	Jan 10 2025 17:07:07	Utility Selfreported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr	*+	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16453888	*+	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16453889	*+	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
16453891	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806
16453890	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16453892	*+	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417

District/off: 0315-2

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16453893	*P++	FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
16453894	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16468447	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16453895	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302
16453897	*+	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16453898	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
16453899	*+	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
16453900	*+	Midland Funding, PO BOX 2011, Warren, MI 48090-2011
16453901	*+	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
16453903	*+	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, SC 27858-4105
16453904	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
16453906	*+	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311
16453907	*P++	UNION HOME MORTGAGE CORP, 6444 MONROE STREET, SYLVANIA OH 43560-1455, address filed with court:, Union Home Mortgage Co, Attn: Bankruptcy, 8241 Dow Circle, Strongsville, OH 44136
16453908	*+	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16453909	*+	Utility Selfreported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:**

Name	Email Address
Brent J. Lemon	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Lawrence Willis	on behalf of Debtor Dana L. Krall ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4